

**IN THE UNITED STATES BANKRUPTCY COURT**  
**FOR THE DISTRICT OF MARYLAND**

IN RE:

\*

MATTHEW ALLEN KRIMM

\*

CASE NO: 15-20235 JS

DEBTOR

\*

CHAPTER 7

\* \* \* \* \*

36 BUILDERS, INC.

\*

ADV. PROCEEDING NO.: 15-00518

Plaintiff

v.

\*

MATTHEW ALLEN KRIMM

Defendant

\*

\* \* \* \* \*

**ANSWER TO COMPLAINT**  
**TO DETERMINE DISCHARGEABILITY OF DEBT**

Matthew Allen Krimm, Debtor, files this Answer to Complaint to Determine  
Dischargeability of Debt states as follows:

1. Debtor admits the allegations in paragraphs 1-4.
2. Debtor acknowledges paragraph 5.
3. Debtor neither admits or denies the allegation in paragraph 6 and 7.
4. Debtor admits the allegation in paragraph 8.
5. Debtor denies the allegation in paragraphs 9.
6. Debtor admits the allegation in paragraphs 10 - 13.
7. Debtor admits the allegation in paragraphs 14 in that at the time of filing Chapter  
7 bankruptcy, Debtor owed Plaintiff \$59,000.00.
8. Debtor admits the allegation in paragraph 15.
9. Debtor acknowledges paragraph 16.

10. Debtor denies the allegation in paragraph 17 – 20.

11. Debtor generally denies the allegations in paragraphs 21 – 23 and in addition answers that Debtor did not make false representation to Plaintiff.

**WHEREFORE**, Debtor prays that this Honorable Court dismiss Plaintiff's Complaint to Determine Dischargeability of Debt and such further relief as is just and proper.

Respectfully submitted,

Date: November 16, 2015

By: /s/ Matthew Allen Krimm  
Matthew Allen Krimm

#### **CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** on this 16 day of November, 2015, that a copy of the foregoing Answer to Complaint to Determine Dischargeability of Debt has been served upon the following parties listed below by certified mail, postage prepaid, unless said party is a registered CM/ECF participant and the Notice of Electronic Filing indicates that this document was electronically mailed to said party.

U.S. Trustees Office  
101 West Lombard Street  
Suite 2650  
Baltimore, MD 21201

And

Jeremy S. Friedberg  
Pierce C. Murphy  
Leitess Friedberg, PC  
10451 Mill Run Circle, Suite 1000  
Baltimore, MD 21117  
Attorney for Plaintiff

/s/Matthew Allen Krimm  
Matthew Allen Krimm